

PUBLIC SUBMISSION

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Docket: EBSA-2010-0050

Definition of the Term ‘Fiduciary’; Conflict of Interest Rule—Retirement Investment Advice; Notice of proposed rulemaking and withdrawal of previous proposed rule.

Comment On: EBSA-2010-0050-0204

Definition of the Term Fiduciary; Conflict of Interest Rule- Retirement Investment Advice

Document: EBSA-2010-0050-DRAFT-6846

Comment on FR Doc # 2015-08831

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General Comment

Your proposed rule change will do more harm than good especially for the small investor like myself. I have taken 5 years to study the use of options for our retirement money. Contrary to your belief & that of many others, the proper use of options has grown our retirement account. Also, most of our option trades have reduced our risk, rather than increase it.

DO NOT make the rule change, it will hurt the little guy not help us.